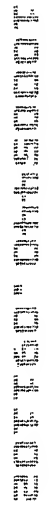


FIG. 1

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```

graph TD
    201[RECEIVE INFORMATION FROM PROSPECTIVE BORROWER] --> 202[FORMULATE REQUESTS ACCORDING TO SOURCE REQUIREMENT]
    202 --> 203[REQUEST DATA FROM CREDIT BUREAU(S)]
    202 --> 204[REQUEST DATA FROM BANK(S) OR DBS]
    202 --> 205[REQUEST DATA FROM GOVERNMENT AUTHORITIES (e.g. IRS)]
    203 --> 206[RECEIVE DATA]
    204 --> 206
    205 --> 206
    206 --> 207[FORMAT DATA INTO REPORT FOR LENDERS]
    207 --> 208[TRANSMIT REPORTS TO LENDERS]
    208 --> 209[LENDER EVALUATES LOAN REQUEST IN LIGHT OF INFORMATION IN REPORT]
    209 --> 210{LENDER OFFERS LOAN?}
    210 --> 211[DENY LOAN TO POTENTIAL BORROWER]
    210 --> 212[AUTHORIZE LOAN, PROVIDE BORROWER WITH TERMS]

```

FIG. 2

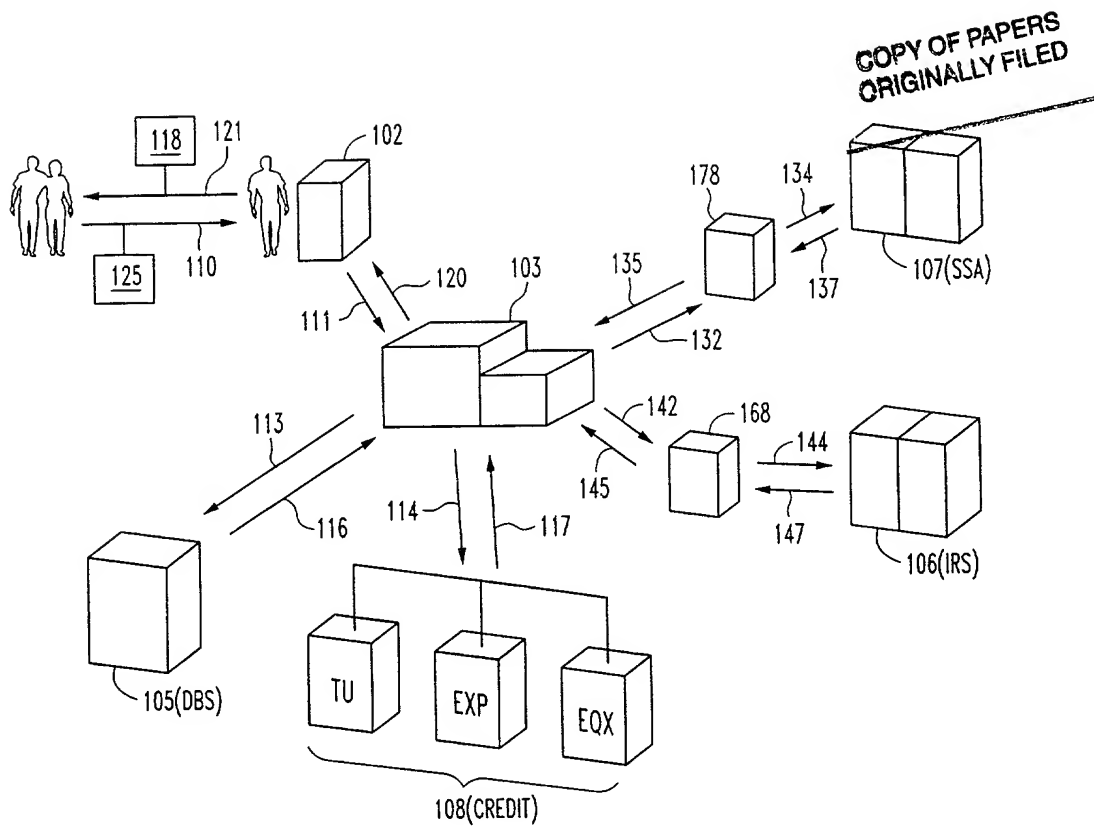


FIG. 3

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